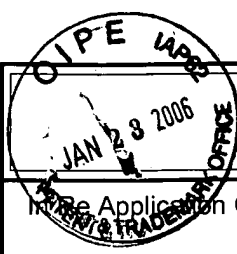


TW 3629



TRANSMITTAL LETTER
(General - Patent Pending)

Docket No.
98-017

In Re Application Of: MIK et al.

Application No.	Filing Date	Examiner	Customer No.	Group Art Unit	Confirmation No.
09/098,481	June 16, 1998	Debra F. Charles	22927	3624	4158

Title:
METHOD AND APPARATUS FOR PROCESSING A CHARGE APPLIED TO A FINANCIAL ACCOUNT

COMMISSIONER FOR PATENTS:

Transmitted herewith is:

**Response to O.A., 7 pp.; and
Return Receipt Postcard.**

in the above identified application.

- ☒ No additional fee is required.
- ☐ A check in the amount of _____ is attached.
- ☒ The Director is hereby authorized to charge and credit Deposit Account No. **500271** as described below.
 - ☐ Charge the amount of _____
 - ☒ Credit any overpayment.
 - ☒ Charge any additional fee required.
- ☐ Payment by credit card. Form PTO-2038 is attached.

WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.

Signature

Dated: January 19, 2006

Stephan J. Filipek
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cc:

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to the "Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450" [37 CFR 1.8(a)] on January 19, 2006 (Date)	
Signature of Person Mailing Correspondence	
Veronika S. Leliever	
Typed or Printed Name of Person Mailing Correspondence	



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

CUSTOMER NO. 22927

Applicants: Mik et al.
Application No.: 09/098481
Filed: June 16, 1998
Title: METHOD AND APPARATUS FOR PROCESSING A
CHARGE APPLIED TO A FINANCIAL ACCOUNT
Attorney Docket No.: 98-017
Confirmation No.: 4158
Group Art Unit: 3624
Examiner: Charles, Debra F.
(571) 272-6791 /voice
(571) 273-8300 /fax

RESPONSE

to the Office Action mailed October 19, 2005

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Examiner:

In response to the Office Action mailed October 19, 2005, please consider the following remarks.

This document is filed by Applicants' representative on behalf of the present Applicants for patent. Accordingly, references in this document to "we," "us," "our," and the like will be understood as indicating the present Applicants.